

Leave Your Legacy

Your legacy gift will be here to help
young people for years to come!



A young person
at Spectrum

It is a comfort to know that spectrum still exists for the next kid that needs help. It is all we want... a chance. Just one person out there to believe in us.

Imagine a future where young people have shelter, food, and the support they need to build a better future for themselves.

You can make sure young people get the help they need long into the future by including Spectrum in your Will.

Every gift made—no matter how big or small—will help make sure youth can get help when they need it most for years to come.

All you need to do is to include this information in your will or bequest:

I give and bequeath unto Spectrum Youth & Family Services, tax ID #03-0253232, \$_____ to be used for general purposes.

There are plenty of other ways to leave a legacy while still making sure your family and loved ones are taken care of, such as through life insurance or retirement account. Please see the back for more information.

We're including spectrum in our Will because we believe in the work being done. We want to see young people cared for even when we are no longer here.

*Bill and Marion
Mohri, Spectrum
donors*



SPECTRUM
YOUTH & FAMILY SERVICES

YOUR GIFT

Will - Make a bequest of funds, securities or certain real property in your estate plan.

Life Insurance Beneficiary - You can designate Spectrum as a beneficiary or policy owner, to receive some or all of your paid-up life insurance.

YOUR GOALS

Include a simple provision in your Will or Revocable Living Trust to leave a gift to Spectrum upon your death.

Make a meaningful gift to Spectrum using funds that are available upon your death.

YOUR BENEFITS

Charitable donation deduction may reduce your taxable estate.

The beneficiary designation process is a simple mechanism that you can implement yourself; you can also arrange for Spectrum to become the owner of the policy now which could carry a tax deduction.

Retirement Account Beneficiary - You can designate Spectrum as a beneficiary to receive a portion of your retirement account, or make an immediate gift as a Qualified Charitable Deduction.

Make a meaningful gift to Spectrum using funds from your retirement account.

The beneficiary designation process is a simple mechanism that you can implement yourself. This may be a way to save your heirs income tax burdens.
If you are over 72, you can avoid income tax otherwise due on distributions from a retirement account by making a donation directly from the account.

Charitable Gift Annuity - An irrevocable charitable gift annuity can be established now in partnership with a third party administrator such as the Vermont Community Foundation.

Make a gift while you are living, and obtain guaranteed income for life.

Immediate, partial charitable donation deduction; fixed income stream for life; eliminate capital gains tax on donated low-basis securities.

** Spectrum Youth & Family Services does not provide legal or tax advice. Please consult your attorney and tax advisor.*